



Reimer, Arnovitz, Chernek & Jeffrey Co., L.P.A.
P.O. Box 39696
30455 Solon Road
Solon, OH 44139
Voice 440.600.5500
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Foreclosure Fax 440.600.5520

September 24, 2015

Tina M. Todaro and/or
Current Occupant
12908 Oakview Boulevard
Garfield Heights, Ohio 44125

NOTICE TO OCCUPANT OF PENDING ACQUISITION

RE: Loan No. 0005239033
Property Address: 12908 Oakview Boulevard
Garfield Heights, Ohio 44125
FHA No. 412-5389088-703
Our File No. F15-00084

AVISO IMPORTANTE PARA PERSONAS DE HABLA HISPANA.
ESTO ES UN AVISO MUY IMPORTANTE. SI NO ENTIENDE EL CONTENIDO, OBTENGA
UNA TRADUCCIÓN INMEDIATAMENTE. SI USTED NO RESPONDE DENTRO DE VEINTE
(20) DÍAS, PUEDE QUE TENGA QUE MUDARSE DE LA CASA O APARTAMENTO EN
QUE VIVE.

The mortgage for the property in which you are living is in
foreclosure as a result of the property owner's default. Within the
next 60 to 90 days, title to the property is expected to be
transferred to The Huntington National Bank. Some time thereafter,
ownership of the property will probably be transferred to the
Secretary of Housing and Urban Development (HUD).

HUD generally requires that there be no one living in properties
conveyed to the Secretary as a result of a foreclosure. As the
Federal Housing Administration's (FHA) single family program is a
mortgage insurance program, it must sell all acquired properties and
use the proceeds of sale to help replenish the FHA Mortgage Insurance
Fund. It is not a rental program. There are other programs within HUD
that assist in making rental housing available.

Your right to continued occupancy of the property under HUD's Occupied Conveyance policies will only be temporary, depending on the circumstances, as described in Attachment 4, Temporary Nature of Continued Occupancy.

For assistance in finding affordable housing, you may wish to contact one or more of HUD's approved housing counseling agencies. These agencies usually provide services at little or no cost. A counselor may be able to recommend other organizations that can also be of assistance. If you have access to the Internet, you may locate a local housing counseling agency by visiting the following webpage: <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. Alternatively, you may call the HUD Housing Counseling and Referral Line, weekdays between 9:00 am and 5:00 pm EST. The Referral Line telephone number is (800) 569-4287.

If you have any questions concerning this notice, please contact the HUD Field Office shown above.

Sincerely,

REIMER, ARNOVITZ, CHERNEK & JEFFREY CO., L.P.A.

Edward G. Bohnert
EGB:raa
Enclosures

Attachments

- Attachment 1** (*Conditions for Continued Occupancy*)
- Attachment 2** (*Temporary Nature of Continued Occupancy*)
- Attachment 3** (*Request for Occupied Conveyance - Form HUD - 9539*)
- Attachment 4** (*Request for Verification of Employment*)